Case 17-33915 Doc 1 Filed 11/13/17 Entered 11/13/17 14:15:37 Desc Main

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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	It 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your	Madeline	
	government-issued picture	First name	First name
	identification (for example, your driver's license or	Sharaee	
	passport).	Middle name	Middle name
	Bring your picture	Robinson	
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8	First name	First name
	years		
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of		
0.	your Social Security	xxx - xx - <u>8664</u>	XXX - XX
	number or federal Individual Taxpayer	OR	OR
	Identification number		
		9xx - xx	9 xx - xx

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Document Robinson Madeline Sharaee Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers		I have not used any business names or EINs.	I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		7803 S. Cornell Avenue	
		Number Street	Number Street
		Unit 2	
	01:		
		Chicago IL 60649 City State ZIP Code	City State ZIP Code
		COOK	,
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408

Page 3 of 66 Document Madeline Sharaee Robinson Debtor 1 Case Number (if known) _ Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file ☐ Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No bankruptcy within the _{District} IInbke 06/30/2015 Case Number _____ 15-22504 last 8 years? _____ When ____ Yes. District None __ When ___ __ Case Number ___ MM / DD / YYYY MM / DD / YYYY No 10. Are any bankruptcy cases pending or being filed by a spouse who is Yes. not filing this case with _____ When ____ Case Number, if known _____ you, or by a business MM / DD / YYYY parter, or by affiliate? Relationship to you _ When _ Case Number, if known ____ District MM / DD / YYYY 11. Do you rent your ☐ No. Go to line 12

- residence?
- - - Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
 - No. Go to line 12.
 - Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Debtor 1 Madeline Sharaee Document Robinson Page 4 of 66

Case Number (if known)

bus	you a sole proprietor iny full- or part-time siness?	■ No. □ Yes.	Go to Part 4. Name and location of b	ousiness			
busi indiv sepa	ole proprietorship is a iness you operate as an vidual, and is not a arate legal entity such as		Name of business, if any				
LLC If yo sole sepa	propration, partnerhsip, or the control of the cont		Number Street				
			City			State	Zip Code
			Check the appropriate	-			
			☐ Health Care Busi☐ Single Asset Rea	,	•		
			☐ Stockbroker (as o	•	_	. "	
			☐ Commodity Broke	er (as defined in 1	1 U.S.C. § 101(6))		
			☐ None of the abov	'e			
busi	a definition of small iness debtor, see J.S.C. § 101(51D).	_	 No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 				
Part 4:	Report if You Own or Hav	/e Any Hazard	ous Property or Any Prop	erty That Needs In	nmediate Attention		
	you own or have any	No.					
property that poses or is alleged to pose a threat of imminent and							
alle of i	mminent and	Yes.	What is the hazard?				
alle of in inde	mminent and entifiable hazard to blic health or safety?	Yes.	What is the hazard?				
alle of in inde pub Or e pro imn For peri	mminent and entifiable hazard to blic health or safety? do you own any perty that needs nediate attention? example, do you own shable goods, or livestock	_	What is the hazard?	needed, why is it	needed?		
alle of ii inde pub Or e pro imn For peri that	mminent and entifiable hazard to blic health or safety? do you own any perty that needs nediate attention? example, do you own	_		needed, why is it	needed?		
alle of in inde pub Or e pro imn For peri that	mminent and entifiable hazard to blic health or safety? do you own any perty that needs nediate attention? example, do you own shable goods, or livestock must be fed, or a building				needed?		
alle of in inde pub Or e pro imn For peri that	mminent and entifiable hazard to blic health or safety? do you own any perty that needs nediate attention? example, do you own shable goods, or livestock must be fed, or a building		If immediate attention is				

Madeline Debtor 1

Sharaee

Document Robinson

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Case Number (if known)

Part 5:

Explain Your Efforts to

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military	Active duty. I am currently on active military

duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

duty in a military combat zone.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

Madeline Sharaee Robinson

Debtor 1

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Case Number (if known)

Pa	rt 6: Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have?	as "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or inve	consumer debts? Consumer debts are determinantly for a personal, family, or household primarily for a personal primarily family for a personal primarily family for a personal primarily family fam	s that you incurred to obtain
17.	Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		eapter 7. Go to line 18. er 7. Do you estimate that after any exempt p s are paid that funds will be available to distrib	· · · · ·
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pa	rt 7: Sign Below			
For	you	correct. If I have chosen to file under Chapt of title 11, United States Code. I ununder Chapter 7. If no attorney represents me and I this document, I have obtained and I request relief in accordance with I understand making a false statem.	ter 7, I am aware that I may proceed, if eligible aderstand the relief available under each chap did not pay or agree to pay someone who is not read the notice required by 11 U.S.C. § 342() the chapter of title 11, United States Code, spenent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for up it 3571.	e, under Chapter 7, 11,12, or 13 ster, and I choose to proceed not an attorney to help me fill out (b). ecified in this petition. or property by fraud in connection
		Signature of Debtor 1 Executed on 11/03/2017 MM / DD /	Signat	ture of Debtor 2

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Debtor 1 Madeline Sharaee Robinson Case Number (if known)

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Lisa LaShawn Haley	Date: 11/09/2017
Signature of Attorney for Debtor	MM / DD / YYYY
Lisa LaShawn Haley	
Printed name	
Geraci Law L.L.C.	
Firm name	
55 E. Monroe St., #3400	
Number Street	
Number Street	
Number Street Chicago	IL 60603
	IL 60603 State ZIP Code
Chicago	
Chicago	State ZIP Code

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Fill in this information to identify your case:						
Debtor 1	Madeline	Sharaee	Robinson			
	First Name	Middle Name	Last Name			
Debtor 2	-					
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the	ne: <u>NORTHERN</u> District of	ILLINOIS (State)			
Case Number (If known)	ſ		_			

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 11,825
1c. Copy line 63, Total of all property on Schedule A/B	\$ 11,825
Part 24 Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$13,533
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$90,187
Part 8: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,935.18
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$3,484.50

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Document Madeline Sharaee Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Answer These Questions for Administrative and Statistical Records		
6. Are you filling for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the Yes	court with your other schedules.	
 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual p family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S. Your debts are not primarily consumer debts. You have nothing to report on this part of the form this form to the court with your other schedules. 	S.C. § 159.	
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from 6 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	Official —	\$ 4,332.27
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim	
From Part 4 of Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_0.00	
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00	
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00	
9d. Student loans. (Copy line 6f.)	\$_64,722.00	
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00	
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00	
9g. Total. Add lines 9a through 9f.	\$_64,722.00	

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Fill in this in	formation to ide	ntify your case and this fili	ng:	0 of 66		
Debtor 1	Madeline	Sharaee	Robinson			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distric	ct of <u>ILLINOIS</u>			
Case Number			(State)		[Check if this is an
(If known)						amended filing
Official F	<u>orm 106A</u>	<u>/B</u>				
Schedul	e A/B: Pr	operty				12/15
ategory where esponsible for ages, write you	you think it fits supplying corre ur name and cas Describe Each Re	best. Be as complete and a ct information. If more spa e number (if known). Answ sidence, Building, Land, or O	accurate as possible. If two m ce is needed, attach a separa		both are equally	
	-	-	our entries fro Part 1, includir		_	
you have at	tached for Part 1	I. Write that number here .			>	\$0.00
Part 2:	Describe Your Vel	nicles				
No. Yes. No. Yes. No. Yes. No. Yes. No. Yes.	Describe Make: Model: Fear: Approximate Milea Other information: 2010 Dodge Calib niles To aircraft, motor Boats, trailers, motor Describe	homes, ATVs and other recors, personal watercraft, fishing	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is commit instructions) creational vehicles, other veh vessels, snowmobiles, motorcycle	ly s and another unity property (see icles, and accessories accessories	the amount of any secu	claims or exemptions. Put red claims on Schedule D: aims Secured by Property Current value of the portion you own? 10,325.00
			our entries fro Part 2, includir			\$ 10,325.00
you nave at	tached for Part 2	vvrite triat number here .		>		
Part 3:	Describe Your Per	sonal and Household Items				
Do you own o	r have any legal	or equitable interest in any	of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions
Examples:		nishings urniture, linens, china, kitchenw	are			
Yes.	Describe	Furniture, linens, small appliar	nces, table & chairs, bedroom set		\$500	\$500.00

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Last Name

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Desc Main

DIOI I		
	First Name	

Middle Name

1	Televisions and rad	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games		
Yes.	Describe	TV, computer, printer, music collection, cell phone	\$150	\$ 150.00
1	Antiques and figuri	nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles		·——
09. Equipment Examples: S	for sports and Sports, photograph	hobbies hic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes husical instruments		\$0.00
Yes.	Describe	3 bicycles	\$150	\$ <u> </u>
10. Firearms Examples: F No. Yes.	Pistols, rifles, shoto	guns, ammunition, and related equipment		
11. Clothes		furs, leather coats, designer wear, shoes, accessories		\$0.00
Yes.	Describe	Everyday clothes, shoes, accessories	\$150	\$ <u>150.00</u>
12. Jewelry Examples: E gold, silver No.	Everyday jewelry, o	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
Yes.	Describe	Everyday jewelry, costume jewelry, rings	\$500	\$ <u> </u>
No.	nimals Dogs, cats, birds, h	norses		
Yes. 14. Any other p		usehold items you did not already list, including any health aids you did not list		\$0.00
Yes.	Describe	of your entries from Part 3, including any entries for pages you have attached		\$ 0.00
	Vrite that numb	er here> ancial Assets		\$1,450.00
Do you own or	have any legal	or equitable interest in any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions
16. Cash Examples: No. Yes.	Money you have in Describe	your wallet, in your home, in a safe deposit box, and on hand when you file your petition		
				\$0.00

Debtor 1

Case 17-33915 Sharaee

Doc 1

Desc Main

Middle Name

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17.	Deposits of	f money						
			s, or other financial accounts; ce			s, brokerage houses,		
		milar institutions.	If you have multiple accounts w	ith the same institu	ition, list each.			
	No.							
	Yes.	Describe	Account Type:	Institutio	on name:			
			Checking Account	Fift	th Third Bank		\$	50.00
							 \$	50.00
10	Danda mu	tual funda ar r	ublich traded atooks				Ψ	
10.		-	bublicly traded stocks tment accounts with brokerage	firms manay mark	ot accounts			
		bona iunas, inves	illieni accounts with brokerage	ilinis, money mark	et accounts			
	No.							
	Yes.	Describe	Institution or issuer name:					
							\$	0.00
19.	Non-public	ly traded stock	and interests in incorpora	ated and uninco	rporated businesses	s, including an interest in		
	No.							
	Yes.	Describe	Name of Entity and Perce	nt of Ownershin				
	L 163.	Describe	Ivaile of Entity and I cice	int of Ownership.			¢	0.00
••	•						⊅	0.00
20.		-	te bonds and other negotia		=			
	-		le personal checks, cashiers' cl			S.		
	_ `	able instruments a	are those you cannot transfer to	someone by signin	ig or delivering them.			
	No.							
	Yes.	Describe	Issuer name:					
							\$	0.00
21.	Retirement	or pension ac	counts					
	Examples: I	nterests in IRA, E	RISA, Keogh, 401(k), 403(b), tl	nrift savings accour	nts, or other pension or	profit-sharing plans		
	No.							
	Voc	Describe	Type of account and Instit	ution name:				
	Yes.	Describe	Type of account and matt	duon name.			•	0.00
							\$	0.00
22.	=	posits and pre						
			osits you have made so that yo	-				
		Agreements with I	andlords, prepaid rent, public u	tilities (electric, gas	, water), telecommunica	ations		
	No.							
	Yes.	Describe	Institution name or individe	ual:				
							\$	0.00
23.	Annuities (A contract for	a periodic payment of mor	ney to you, eithe	r for life or for a nun	nber of years)		
	No.							
	=	D	leaver name and descripti	on:				
	Yes.	Describe	Issuer name and descripti	OH.				0.00
					_		\$	0.00
24.			-	alified ABLE pro	gram, or under a qu	ialified state tuition program.		
		§ 530(b)(1), 529A	(b), and 529(b)(1).					
	No.							
	Yes.	Describe	Institution name and desc	ription. Separatel	ly file the records of a	any interests.11 U.S.C. § 521(c):		
	_						\$	0.00
25.	Trusts, eau	itable or future	interests in property (oth	er than anything	a listed in line 1), and	d rights or powers		
	No.			, ,	, , , , , , , , , , , , , , , , , , , ,			
	=							
	Yes.	Describe						
							\$	0.00
26.			marks, trade secrets, and					
	Examples: I	nternet domain na	ames, websites, proceeds from	royalties and licens	sing agreements			
	No.							
	Yes.	Describe						
							\$	0.00
27	Licenses f	ranchises and	other general intangibles				Ť	
-1.	-	•	exclusive licenses, cooperative	association holding	is liquor licenses profe	ssional licenses		
	No.	zananiy pomino, t	monadive incomoda, cooperative	accountion notaling	o,quoi moonsos, protes	55.5.13i iloonooo		
	_							
	Yes.	Describe						
							\$	0.00

Debtor 1

Case 17-33915 Sharaee Doc 1

Desc Main

Middle Name

Filed 11/13/17

Pocument

Last Name

Filed 11/13/17

Entered 11/13/17 14:15:37 Page 13 of 60 Humber (if known)

Моі	ney or prope	erty owed to you	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refunds	s owed to you		
	Yes.	Describe		s 0.00
29.	Family sup Examples: F		um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	•
	Yes.	Describe		\$0.00
30.	Social Secu	rity benefits; unpai	wes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	
	Yes.	Describe		\$0.00
31.	Examples: I		ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	ı
	Yes.	Describe	Term Life Insurance \$0	s 0.00
32.	If you are th		at is due you from someone who has died iiving trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	<u>*</u>
	Yes.	Describe		\$0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	
	Yes.	Describe		\$ <u>0.0</u> 0
34.	No. Yes.	ngent and unlice	quidated claims of every nature, including counterclaims of the debtor and rights	
35.			id not already list	\$0.00
	No.	_		1
	Yes.	Describe		\$0.00
			of your entries from Part 4, including any entries for pages you have attached	\$50.00
	art 5: D	escribe Any Busi	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
	Do you ow	n or have any le	gal or equitable interest in any business-related property?	
	No. Yes.			
				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts r	eceivable or co	mmissions you already earned	
	Yes.	Describe		\$ <u>0.0</u> 0

Case 17-33915 Sharaee Filed 11/13/17 Entered 11/13/17 14:15:37

Document Page 14 of 66 windows (if known) — Doc 1 Debtor 1

Middle Name

Desc Main

39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No.	
Yes. Describe	\$0.00
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No.	
Yes. Describe	0.00
41. Inventory	\$ <u>0.0</u> 0
No. Yes. Describe	
42. Interests in partnerships or joint ventures	\$0.00
No. Name of Entity and Percent of Ownership:	
Yes. Describe	\$0.00
43. Customer lists, mailing lists, or other compilations No.	
Yes. Describe	0.00
44. Any business-related property you did not already list	\$0.00
No.	
Yes. Describe	\$ <u>0.0</u> 0
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here>	\$ 0.00
Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	\$ 0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals	\$0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe	\$ <u>0.0</u> 0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish	\$ <u>0.0</u> 0
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested	<u></u>
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe	<u></u>
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe	<u></u>
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No.	\$0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	\$0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed	\$\$ \$0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe	\$\$ \$\$ \$\$
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed	\$\$ \$0.00
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe 51. Any farm- and commercial fishing-related property you did not already list No.	\$\$ \$\$ \$\$
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe 51. Any farm- and commercial fishing-related property you did not already list	\$\$ \$\$ \$\$
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe 48. Crops—either growing or harvested No. Yes. Describe 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe 51. Any farm- and commercial fishing-related property you did not already list No.	\$0.00 \$\$ \$0.00 \$\$

Madeline Case 17-33915 Sharaee Doc 1

63. Total of all property on Schedule A/B. Add line 55 + line 62

Desc Main

\$11,825.00

Filed 11/13/17 Entered 11/13/17 14:15:37

Document Page 15 of 6 bumber (if known) Document Last Name Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7:

53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Yes. Describe				
	\$0.00			
>	\$0.00			
	\$ 0.00			
\$ 10,325.00				
\$ 1,450.00				
\$ 50.00				
\$ 0.00				
\$ 0.00				
\$ 0.00				
\$ 11,825.00	\$ 11,825.00			
	\$ 10,325.00 \$ 1,450.00 \$ 50.00 \$ 0.00 \$ 0.00			

Official Form 106A/B Record # 754913 Schedule A/B: Property Page 6 of 6

Fill in this information to identify your case:						
Debtor 1	Madeline	Sharaee	Robinson			
	First Name	Middle Name	Last Name			
Debtor 2	-					
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for th	e : <u>NORTHERN</u> District of _	ILLINOIS(State)			
Case Number	r		_			
(If known)						

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	fy the Property You Claim as Exempt emptions are you claiming? Check	one only even if your so	ouse is filing with you			
	ming state and federal nonbankrupto		•			
_	ming federal exemptions. 11 U.S.C.		3 022(2)(0)			
I Tod are ciali	ming rederal exemptions. 11 0.5.6.	3 222(0)(2)				
2. For any propert	y you list on <i>Schedule A/B</i> that you	u claim as exempt, fill in t	the information below.			
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption		
		Copy the value from Schedule A/B	Check only one box for each exemption			
Brief description:	2010 Dodge Caliber with over 96,000 miles	\$10,325	\$ _ 2,400	735 ILCS 5/12-1001(c)		
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit			
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_500	\$_500	735 ILCS 5/12-1001(b)		
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit			
Brief description:	TV, computer, printer, music collection, cell phone	\$ <u>150</u>	\$_150	735 ILCS 5/12-1001(b)		
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit			
Brief description:	3 bicycles	\$ <u>150</u>	\$ <u>150</u>	735 ILCS 5/12-1001(b)		
Line from Schedule A/B:	09		100% of fair market value, up to any applicable statutory limit			
Official Form 106C Record # 754913 Schedule C: The Property You Claim as Exempt Page 1 of 2						

Entered 11/13/17 14:15:37 Case 17-33915 Doc 1 Filed 11/13/17

Madeline

Official Form 106C

Record #

Sharaee

Middle Name

Page 17 of 66 Case Number (if known)

Desc Main

Page 2 of 2

Debtor 1

Document Last Name

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(a),(e) Brief Everyday clothes, shoes, \$ 150 \$ 150 description: accessories Line from 100% of fair market value, up to 11 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) Brief Everyday jewelry, costume \$ 500 500 description: jewelry, rings 100% of fair market value, up to Line from 12 any applicable statutory limit Schedule A/B: Brief Checking Account, Fifth Third 735 ILCS 5/12-1001(b) \$ 50 Bank, 50.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Term Life Insurance 735 ILCS 5/12-1001(f) description: Line from 100% of fair market value, up to 31 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ No ☐ Yes. 754913

Schedule C: The Property You Claim as Exempt

Fill in this i	nformation to identify your case		Eilod 11/12/17 [Entered 11/13/1 8 of 66	./ 14:15:3/	Desc Main	
Debtor 1	Madeline	Sharaee	Robinson				
	First Name	Middle Name	Last Name				
Debtor 2	Final Norman	Middle News	Laddiana				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	s Bankruptcy Court for the : <u>NOR</u>	THERN District of	LLINOIS (State)				
Case Numbe	er					Check if this	
(If known)						amended fil	ing
fficial F	orm 106D						
hedule	D: Creditors Who	Have Clair	ms Secured by Pr	operty			12/1
No. C Yes. F	editors have claims secured by heck this box and submit this for ill in all of the information below	orm to the court wi	th your other schedules. You	have nothing else to repor	rt on this form.		
Part 1:	List All Secureu Claims				Column A	Column A	Column C
for each o	ecured claims. If a creditor has claim. If more than one creditor as possible, list the claims in al	has a particular c	laim, list the other creditors in	Part 2.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
1 Overla	nd Bond & Investment	Desc	ribe the property that secures	the claim:	\$ _13,533.00	\$ 10,325.00	\$ <u>3,208.00</u>
Creditor's		2010	Dodge Caliber with over 96,0	00 miles	7		
4701 V Number	V. Fullerton Ave. Street	_					
11455	0.000	L ∆s of	the date you file, the claim is:	Check all that apply	_		
			ontingent	oneon all that apply.			
Chicag		 Ui	nliquidated				
City	State Zip 0	Code	isputed				
Who owe	s the debt? Check one.	Natur	re of Lien. Check all that apply.				
Debtor	•	Αı	n agreement you made (such as n	nortgage or secured			
Debtor	•	ca	ar loan)				
=	1 and Debtor 2 only	=	tatutory lien (such as tax lien, mec	nanic's lien)			
At leas	st one of the debtors and another	=	idgment lien from a lawsuit				
	c if this claim relates to a nunity debt	По	ther (including a right to offset)				
	t was incurred	Last -	4 digits of account number				
	List Others to Be Notified for a	Debt That You Aire	eady Listed				
Part 2:							

Fill	in this int	Case 17.2		1 Eilad 11	/12/17	Entor	ed 11/1: 9 of 66	3/17 14	4:15:37	Des	sc Mair	n	
			,				9 01 00						
Del	btor 1	Madeline	Sharaee	Ro	binson	-							
		First Name	Middle Name	Last N	lame								
	btor 2 suse, if filing)	First Name	Middle Name	Last N	lama	-							
(Зро	use, ii iiiiig)	riistivame	Middle Name	Lastr	iame								
Uni	ted States	Bankruptcy Court for the	: <u>NORTHERN</u> D	District of <u>ILLINOIS</u> (Stat	0)					_	_		
Cas	se Number			(3)41	e)					L	Check	if this is an	
(If I	known)										amend	led filing	
Offic	cial Fo	orm 106E/F											
Sch	ماييام	E/F: Creditor	rs Who Hav	e Unsecured	Claims	•						12/	15
ist the A/B: Pareditor of the period of the	e other party (Cors with party did not be to be	arty to any executory Official Form 106A/B artially secured clair	or contracts or unex and on Schedule ns that are listed in it out, number the our name and case	, ,	ıld result in a cts and Une ors Who Hav	a claim. Als expired Lea ve Claims S	so list execut sses (Official Secured by P	tory contra Form 1060 Property. If	acts on <i>Sche</i> G). Do not in more space	edule clude any is	,		
1. D o	any cred	ditors have priority u	nsecured claims a	gainst you?									
	No. Go	to Part 2.											
	Yes.												
ea no ur	ach claim on priority ansecured of	listed, identify what ty amounts. As much as claims, fill out the Cor	pe of claim it is. If a possible, list the cl ntinuation Page of F	itor has more than one claim has both priori aims in alphabetical coart 1. If more than on structions for this forn	ty and nonpri order according e creditor ho	riority amou ing to the cr olds a partic	nts, list that c reditor's name cular claim, lis	laim here a	and show bot ve more than	h priority a two priori	and		
,		21					•		Total claim		riority mount	Nonpriority amount	
Por	t 2:	ist All of Your NONPR	NORITY Unsecured	Claims						ų.	mount	amount	
													_
3. DC	_	ditors have nonpriori		• •									
	No. You Yes.	u have nothing to rep	ort in this part. Sub	mit this form to the co	ourt with your	ır other sche	edules.						
no inc	onpriority to	unsecured claim, list t	the creditor separatene creditor holds a	e alphabetical order of ely for each claim. Fo particular claim, list th	each claim	listed, iden	tify what type	of claim it	is. Do not list	t claims al	ready	Total claim	
4.1	ACS/CC	DLLEGE LOAN CORF	-	Last 4 digits of acco	unt number	0302						\$ 19,501.00	
	Creditor's N			When was the debt	incurred?	2004	-2017						
	Number	Street		When was the debt	incurred:								
				As of the date you f	ile. the claim	n is: Check a	Il that apply.						
				Contingent	,								
	Utica		NY 13501	Unliquidated									
٧	City Who owes	the debt? Check one.	State Zip Code	Disputed									
	Debtor 1	l only											
į	Debtor 2	•		Type of NONPRIOR	TY unsecure	ed claim:							
ļ	=	I and Debtor 2 only		Student loans									
Į	=	one of the debtors and a		Obligations arising		-	ment or divorce						
L	_	if this claim relates to inity debt	а	that you did not re Debts to pension of			other similar de	ebts					
1		n subject to offest?			p zmanit	5 F, G.1.0							
ļ	No			Other. Specify				_					
	Yes												

Debtor 1 Madeline Sharaee Document Page 20 of 66 Case Number (if known)

After li	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	Advance Cash	Last 4 digits of account number	\$ <u>500.00</u>
	Creditor's Name		
	PO Box 10	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Develor ND 50770	Contingent	
	Parshall ND 58770	Unliquidated	
١ ،	City State Zip Code Who owes the debt? Check one.	Disputed	
1 1	Debtor 1 only	_	
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?	_	
	No	Other. Specify PayDay Loan	
	Yes		. 440.75
4.3	Americash Loans	Last 4 digits of account number	\$ <u>449.75</u>
	Creditor's Name 7460 S. Cicero	When was the debt incurred?	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Bedford Park IL 60629	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l i	s the claim subject to offest?	_	
	No No	Other. Specify PayDay Loan	
4.4	Yes Capitalone	Last 4 digits of account number NULL	\$ 328.00
4.4	Creditor's Name	Lust 4 digits of account number	<u> </u>
	15000 Capital One Dr	When was the debt incurred? 2014-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Richmond VA 23238	☐ Unliquidated	
١.	City State Zip Code	Disputed	
'	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans Chilipations origina out of a constration agreement or diverse.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debte to periodici or profitending plane, and other similar debte	
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Page 21 of 66 Case Number (if known) **Document** Madeline Sharaee Debtor 1

Pε	Your NONPRIORITY Unsecured Claims - C	ontinuation Page	
After	listing any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	City of Chicago Bureau Parking	Last 4 digits of account number	\$ <u>2,000.00</u>
	Creditor's Name		
	121 N. LaSalle St	When was the debt incurred?	
	Number Street		
	Room 107	As of the date you file, the claim is: Check all that apply.	
	Chianna II cocco	Contingent	
	Chicago IL 60602	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No Yes	Other. Specify Debt Owed	
4.6	Comcast	Last 4 digits of account number	\$ 312.00
4.0	Creditor's Name		•
	5330 E. 65th St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Indianapolis IN 46220	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Utility Bills/Cellular Service	
-	Yes Commonwealth Edison CO	Last 4 digits of account number 0072	\$ 153.00
4.7	Creditor's Name	Last 4 digits of account number 0072	\$ _100.00
	27 Fairview St Ste 301	When was the debt incurred? 2017-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carlisle PA 17015	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify Collecting for Creditor	
	Yes		

Page 22 of 66 Case Number (if known) **Document** Debtor 1 Madeline Sharaee Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.8	DEPT OF ED/Navient	Last 4 digits of account number 0727	\$ <u>2,381.00</u>
	Creditor's Name		
	Po Box 9635	When was the debt incurred? 2014-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilkes Barre PA 18773	Unliquidated	
	City State Zip Code		
<u> </u>	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims	
۱ ۱	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.9	DEPT OF ED/Navient	Last 4 digits of account number 1215	\$ <u>3,525.00</u>
	Creditor's Name	2000 2042	
	Po Box 9635	When was the debt incurred? 2008-2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilkes Barre PA 18773	Unliquidated	
١.	City State Zip Code	Disputed	
'	Vho owes the debt? Check one.	bispatica	
!	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify	
	Yes		0.047.00
4.10	DEPT OF ED/Navient	Last 4 digits of account number 1029	\$ <u>3,817.00</u>
	Creditor's Name	When was the debt incurred? 2015-2017	
	Po Box 9635	when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilkes Barre PA 18773	Unliquidated	
١.,	City State Zip Code Who owes the debt? Check one.	Disputed	
li			
	Debtor 1 only	T (NONDRIADITY	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ļ	Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No	Other. Specify	
	Yes		

Page 23 of 66 Case Number (if known) **Document** Debtor 1 Madeline Sharaee Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them l	peginning with 4.4, followed by 4.5, and so forth.		Total Claim
4.11 DEPT OF ED/Navient	Last 4 digits of account number0511	_	\$ 4,358.00
Creditor's Name Po Box 9635	When was the debt incurred? 2016-201	7	
Number Street	As of the date you file, the claim is: Check all that	apply.	
Wilkes Barre PA 18773	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one. Debtor 1 only	Disputed		
Debtor 2 only	Type of NONPRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separation agreement of	or divorce	
	that you did not report as priority claims	of divorce	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other	similar dehts	
Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other	Similar debis	
No ☐ Yes	Other. Specify		
4.12 DEPT OF ED/Navient	Last 4 digits of account number 1215		\$ 4,567.00
Creditor's Name Po Box 9635	When was the debt incurred? 2008-201	 3	•
Number Street			
Cubb.			
	As of the date you file, the claim is: Check all that	apply.	
Wilkes Barre PA 18773	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separation agreement of	or divorce	
Check if this claim relates to a	that you did not report as priority claims		
community debt	Debts to pension or profit-sharing plans, and other	similar debts	
Is the claim subject to offest?		omman dobto	
No	Other. Specify		
Yes			
4.13 DEPT OF ED/Navient	Last 4 digits of account number 0428		\$ <u>6,774.00</u>
Creditor's Name	0000 004	-	
Po Box 9635	When was the debt incurred? 2008-201	<u>/ </u>	
Number Street			
	As of the date you file, the claim is: Check all that	apply.	
	Contingent		
Wilkes Barre PA 18773	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separation agreement of	or divorce	
Check if this claim relates to a	that you did not report as priority claims		
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other	similar debts	
No Yes	Other. Specify		

Page 24 of 66 Case Number (if known) **Document** Madeline Sharaee Debtor 1

After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so	o forth.	Total Claim
4.14	DEPT OF ED/Navient	Last 4 digits of account number1	215	\$ 7,051.00
	Creditor's Name		2008-2013	
	Po Box 9635	When was the debt incurred?	.008-2013	
	Number Street			
		As of the date you file, the claim is: Che	eck all that apply.	
	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	Contingent		
	Wilkes Barre PA 18773 City State Zip Code	Unliquidated		
w	City State Zip Code /ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim	:	
[Debtor 1 and Debtor 2 only	Student loans		
Ī	At least one of the debtors and another	Obligations arising out of a separation ag	greement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims		
-	community debt	Debts to pension or profit-sharing plans,	and other similar debts	
Is	the claim subject to offest?			
	No	Other. Specify		
	Yes DEPT OF ED/Navient	1 4 11 12 1	029	\$ 7,106.00
4.15	Creditor's Name	Last 4 digits of account number1		\$ <u>7,100.00</u>
	Po Box 9635	When was the debt incurred?	2015-2017	
	Number Street			
		As of the date you file, the claim is: Che	all that apply	
		Contingent	еск ан шасарріу.	
	Wilkes Barre PA 18773	Unliquidated		
	City State Zip Code	Disputed		
W	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim	:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans		
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation ag	greement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims		
ls	community debt the claim subject to offest?	Debts to pension or profit-sharing plans,	and other similar debts	
	No	Other Specify		
│	Yes	Other. Specify		
4.16	Dynamic Recovery Solutions	Last 4 digits of account number		\$ 639.00
	Creditor's Name			
	PO Box 25759	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Che	eck all that apply.	
	0 "	Contingent		
	Greenville SC 29616	Unliquidated		
l w	City State Zip Code /ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
Ē	Debtor 2 only	Type of NONPRIORITY unsecured claim	:	
7	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation ag	greement or divorce	
Check if this claim relates to a		that you did not report as priority claims		
-	community debt	Debts to pension or profit-sharing plans,	and other similar debts	
Is	the claim subject to offest?			
	No	Other. Specify Credit Extended to	Debtor(s)	
	Yes			

Page 25 of 66 Case Number (if known) **Document** Madeline Sharaee Debtor 1

After lis	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.17	Equifax	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name PO Box 740241	When was the debt incurred? 11/3/2017 12:00:00 AM	
		When was the debt incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Atlanta CA 20274	Contingent	
	Atlanta GA 30374	Unliquidated	
_ v	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l ř	Debtor 1 and Debtor 2 only	Student loans	
F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
}		that you did not report as priority claims	
4	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
Î	No	Other Specify	
	Yes	Other. Specify	
4.18	Experian	Last 4 digits of account number	\$ 0.00
4.10	Creditor's Name		·
	PO Box 2002	When was the debt incurred? 11/3/2017 12:00:00 AM	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Allen TX 75013	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ΙГ	Debtor 1 and Debtor 2 only	Student loans	
ΙĒ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l ř	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.19	Express Cash Mart of Illinois, LLC	Last 4 digits of account number	\$ <u>300.00</u>
	Creditor's Name		
	PO Box 5598	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Elgin IL 60121	Unliquidated	
	City State Zip Code	Disputed	
<u>'</u>	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u>L</u>	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?	_	
	No	Other. Specify	
	Yes		

Page 26 of 66 Case Number (if known) **Document** Debtor 1 Madeline Sharaee

After li	isting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.20	First Premier BANK	Last 4 digits of account number NULL	<u>\$ 331.00</u>
	Creditor's Name		
	601 S Minnesota Ave	When was the debt incurred? 2014-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls SD 57104	Unliquidated	
	City State Zip Code	Disputed	
ľ	Who owes the debt? Check one.		
	Debtor 1 only	- (NOVENIENCE)	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
ļ.,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ï	No	Other, Specify Credit Card or Credit Use	
	Yes	Other. Specify Credit Card or Credit Use	
4.21	First Premier BANK	Last 4 digits of account numberNULL	\$ _758.00
1.21	Creditor's Name		
	601 S Minnesota Ave	When was the debt incurred? 2015-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls SD 57104	Unliquidated	
	City State Zip Code	Disputed	
Y	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No T.,	Other. Specify Credit Card or Credit Use	
1.00	Yes IDES	Last 4 disite of account sumbon	\$ 4,649.00
4.22	Creditor's Name	Last 4 digits of account number	<u> </u>
	33 S. State Street	When was the debt incurred?	
	Number Street		
	8th Floor	A 54 4 5 51 4 4 4 5 5 5 5 5 5 5 5 5 5 5 5	
	-	As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60603	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify	
	Yes	_	

Page 27 of 66 Case Number (if known) **Document** Madeline Sharaee Debtor 1

After l	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.23	MID AMERICA BK/TOTAL C	Last 4 digits of account number NULL	\$ <u>392.00</u>
0	Creditor's Name		
	5109 S Broadband Ln	When was the debt incurred? 2014-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls SD 57108	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
l ì			
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
'	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	bests to pension of profit-straining plans, and other similar desits	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Other. Speeding	
4.24	Midamerica/Milestone/G	Last 4 digits of account number NULL	\$ <u>609.00</u>
	Creditor's Name	2015 2017	
	Po Box 4499	When was the debt incurred? 2015-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Beaverton OR 97076	Unliquidated	
١ ،	City State Zip Code Who owes the debt? Check one.	Disputed	
1 1	Debtor 1 only	_	
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
! !	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.25	Midland Credit Management	Last 4 digits of account number	\$ <u>1,297.09</u>
	Creditor's Name 2365 Northside Dr	When was the debt incurred?	
	Number Street	THIS HAD AND GOOD INCUSTORS	
	Suite 300	As of the date you file, the claim is: Check all that apply.	
	San Diego CA 92108	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No	Other. Specify Collecting for Creditor	
1	Yes		

Debtor 1 Madeline Sharaee Document Page 28 of 66 Case Number (if known)

Part 24 Your NONPRIORITY Unsecured Claims -	Continuation Page		
After listing any entries on this page, number them l	beginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.26 Navient Solutions INC	Last 4 digits of account number	1215	\$ <u>0.00</u>
Creditor's Name		2008-2009	
11100 Usa Pkwy	When was the debt incurred?		
Number Street			
	As of the date you file, the claim is:	: Check all that apply.	
Fishers IN 46037	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separati	-	
Check if this claim relates to a	that you did not report as priority cla		
community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	olans, and other similar debts	
No	Other. Specify		
Yes	Other: Specify		
4.27 Navient Solutions INC	Last 4 digits of account number	1215	\$ <u>0.00</u>
Creditor's Name		2008-2009	
11100 Usa Pkwy	When was the debt incurred?		
Number Street			
	As of the date you file, the claim is:	: Check all that apply.	
Fishers IN 46037	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separati		
Check if this claim relates to a	that you did not report as priority cla		
community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	plans, and other similar debts	
No	Other. Specify		
Yes	Cuter: openiy		
4.28 Navient Solutions INC	Last 4 digits of account number	1215	\$ <u>0.00</u>
Creditor's Name	When we do do do his to see 40	2008-2009	
11100 Usa Pkwy	When was the debt incurred?		
Number Street			
	As of the date you file, the claim is:	: Check all that apply.	
Fishers IN 46037	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separati	=	
Check if this claim relates to a community debt	that you did not report as priority cla		
Is the claim subject to offest?	Debts to pension or profit-sharing p	nans, and other similal debts	
No	Other. Specify		
Yes			

Page 29 of 66 Case Number (if known) Document Debtor 1 Madeline Sharaee

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.29	NPRTO Illinois, LLC	Last 4 digits of account number	\$ <u>711.44</u>
	Creditor's Name	NO. 11.11.11.10.10.10.10.10.10.10.10.10.10.1	
	10619 S. Jordan Gateway #100	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	South Jordan UT 84095	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	= '	T (NONDRIODITY d.	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	-	
	Yes	Other. Specify	
4.30	Peoples Gas	Last 4 digits of account number	\$ 660.00
4.50	Creditor's Name		·
	200 E. Randolph Dr.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
			
	Chicago IL 60601	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify Utility Bills/Cellular Service	
	Yes		
4.31	Proactiv	Last 4 digits of account number	\$ <u>68.00</u>
	Creditor's Name	When we the debt incomed?	
	PO Box 362965	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	B 14:	Contingent	
	Des Moines IA 50380	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Design to pension of profit-straining plans, and other similar desis	
	No	Other Specify	
	□ _{Vee}	Other. Specify	

Debtor 1 Madeline Sharaee Document Page 30 of 66 Case Number (if known)

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.32	Quantum3 Group	Last 4 digits of account number	\$ 218.14
	Creditor's Name		
	PO Box 788	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Kiddand MA 00002	Contingent	
	Kirkland WA 98083	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?		
	No	Other. Specify Credit Extended to Debtor(s)	
\vdash	Yes Robert Morris Uni-II	Last 4 digits of account number 4AL7	\$ 5,642.00
4.33	Creditor's Name	Last 4 digits of account number 4AL/	\$ 0,042.00
	401 S State St Lbby 140	When was the debt incurred? 2016-2017	
	Number Street		
		As of the date you file the element Charles Whatevall	
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60605	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
<u>L</u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
le	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ì	No	Пои о т	
	Yes	Other. Specify	
4.34	Robert Morris Univ-II	Last 4 digits of account number 0613	\$ 8,333.00
	Creditor's Name		
	200 Cross Keys Office Pa	When was the debt incurred? 2017-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Fairport NY 14450	Unliquidated	
_ v	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	Yes		

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Your NONPRIORITY Unsecured Claims - Continuation Page

ung any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Cla
Seventh Avenue	Last 4 digits of account number 057O	\$ 543.00
Creditor's Name	2014 2016	
1112 7Th Ave	When was the debt incurred? 2014-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Monroe WI 53566	Unliquidated	
City State Zip Code no owes the debt? Check one.	Disputed	
Debtor 1 only		
i '	Turns of NONDRIODITY unassessed alaims	
Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other, Specify Personal Loan	
Yes	Other. Specify Personal Loan	
Sprint	Last 4 digits of account number	\$ 1,106.
Creditor's Name		
PO Box 7949	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Overland Park KS 66207	Unliquidated	
City State Zip Code		
no owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offest? ■	_	
No 1	Other. SpecifyUtility Bills/Cellular Service	
Yes Stoneberry	Land Allerta affective and accomplished	\$ 453.85
Creditor's Name	Last 4 digits of account number	⊅ <u>+33.60</u>
PO Box 800849	When was the debt incurred?	
Number Street		
Number Succe		
	As of the date you file, the claim is: Check all that apply.	
Dallas TX 75380	Contingent	
City State Zip Code	Unliquidated	
no owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offest?		

Schedule E/F: Creditors Who Have Unsecured Claims

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Page 32 of 66 Case Number (if known) Document Madeline Sharaee

Last Name

Tourselle		
Transunion	Last 4 digits of account number	\$ <u>0.00</u>
Creditor's Name PO Box 1000	When was the debt incurred? 11/3/2017 12:00:00 AM	
Number Street		
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Chester PA 19022	Contingent	
City State Zip Code	Unliquidated	
/ho owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offest?		
No	Other. Specify	
Yes		↑ 654.00
US Cellular	Last 4 digits of account number	\$ <u>654.00</u>
Creditor's Name PO Box 7835	When was the debt incurred?	
Number Street	THEIR Was the dest incurred:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Madison WI 53707-7835	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other. Specify Utility Bills/Cellular Service	
Yes		
Webbank/Fingerhut	Last 4 digits of account number NULL	\$ <u>0.00</u>
Creditor's Name	When was the debt incurred? 2014-2015	
6250 Ridgewood Rd	When was the debt incurred? 2014-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Coint Claud MAL 50202	Contingent	
Saint Cloud MN 56303	Unliquidated	
City State Zip Code Vho owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
Community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?	and	
No	Other. Specify Credit Card or Credit Use	
Yes		

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Madeline Debtor 1

Add the amounts for each type of unsecured claim.

Sharaee

Add the Amounts for Each Type of Unsecured Claim

Document

Page 33 of 66 Case Number (if known)

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$64,722.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$4,649.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$20,816.27
	6j. Total. Add lines 6f through 6i.	6j.	\$ 90,187.27

		Caso 17	22015 Doc 1 E	ilod 11/12/17	Entor	ed 11/13/17	14:15:37	Desc Main	
Fil	I in this in	formation to identi				4 of 66	0.0.	2000	
De	ebtor 1	Madeline	Sharaee	Robinson					
D	ebtor 2	First Name	Middle Name	Last Name					
	oouse, if filing)	First Name	Middle Name	Last Name					
Uı	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>I</u>						
	ase Number			(State)				Check if this i	
	f known)	1000						amended filin	ıg
		orm 106G	ory Contracts and l						12/1
Be as nforr additi	complete nation. If n ional page: Oo you hav	and accurate as p nore space is need s, write your name e any executory co eck this box and su	led, copy the additional page, and case number (if known). contracts or unexpired leases? Ubmit this form to the court with ation below even if the contract	are filing together, bot fill it out, number the e your other schedules. Y	h are equal ntries, and ou have no	attach it to this page	e. On the top of a	iny	
e	ist separat	ely each person o nt, vehicle lease, c	r company with whom you havell phone). See the instructions	ve the contract or lease	. Then stat	e what each contrac	t or lease is for (
	Person or	company with wh	om you have the contract or le	ease		State what the	contract or leas	e is for	
2.1					-				
	Name				_				
	Number	Street							
	City		State Zip C	Code	-				
2.2									
	Name				-				
	Number	Street			-				
	City		State Zip C	Code	_				
2.3									
	Name								
	Number	Street			-				
	City		State Zip 0	Code	-				
2.4									
	Name				-				
	Number	Street			-				
	City		State Zip 0	Code	-				
2.5									
	Name				-				
	Number	Street			-				

State Zip Code

City

Official Form 106G

Fill in this in	nformation to identi		aallman t
Debtor 1	Madeline	Sharaee	Robinson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	he : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		— (State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.							
1. [1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)						
	■ No.						
	Yes						
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include						
'	Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)						
	No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?						
L	֓֞֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓	No					
		Yes. Inwhich community state or territory did you live?			Fill in the name and current address of that person.		
		Name of your spouse, former spouse or I	legal equivalent				
		Number Street					
		City	State	Zip Code			
			• •		pouse is filing with you. List the person		
		=		-	re you have listed the creditor on cial Form 106G). Use Schedule D,		
		lule E/F, or Schedule G to fill ou		0.00.00.00.00.00			
	Column 1: Your codebtor Column 2: The creditor to whom you owe the debt						
					Check all schedules that apply:		
3.1					Schedule D, line		
	Nan	ne			Schedule E/F, line		
	Nur	mber Street			Schedule G, line		
	City	<i>I</i>	State	Zip Code	_		
3.2					Schedule D, line		
	Nan	ne			Schedule E/F, line		
	Nur	mber Street			Schedule G, line		
	City	<i>I</i>	State	Zip Code	_		
3.3					Schedule D, line		
	Nan	ne			Schedule E/F, line		
	Nur	mber Street			Schedule G, line		
	City	/	State	Zip Code			

Official Form 106H Record # 754913 Schedule H: Your Codebtors Page 1 of 1

Fill in this information to identify your case:						
Debtor 1	Madeline	Sharaee	Robinson			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT OF</u>	FILLINOIS			
Case Number (If known)	·		_			

 ck if this is:				
An amended filing				
A supplement showing post-petition				
chapter 13 income as of the following date:				
MM / DD / YYYY				

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	Part 1: Describe Employment						
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse		
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed Not employed		
	Include part-time, seasonal, or self-employed work.	Occupation	Instructor				
	Occupation may Include student or homemaker, if it applies.	Employers name Employers address	Brightwood College 7833 S. Indianapolis Blvd				
			Hammond, IN 46324				
		How long employed there?	Since 11/1/2017				
Pai	Part 2: Give Details About Monthly Income						
	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.						
				For Debtor 1	For Debtor 2 or non-filing spouse		
2.	 List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 			\$1,436.18	\$0.00		
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00		
4. Calculate gross income. Add line 2 + line 3.				\$1,436.18	\$0.00		

 Official Form 106I
 Record # 754913
 Schedule I: Your Income
 Page 1 of 2

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Debtor 1

X Yes. Explain:

Document Page 37 of 66 Sharaee Madeline Case Number (if known) _ First Name Middle Name Last Name For Debtor 1 For Debtor 2 or non-filing spouse \$1,436.18 \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions \$0.00 \$0.00 5a 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5c 5d. Required repayments of retirement fund loans \$0.00 \$0.00 5d. \$0.00 \$0.00 5e. Insurance 5e 5f. Domestic support obligations \$0.00 5f \$0.00 5g. Union dues 5g. \$0.00 \$0.00 5h. Other deductions. Specify: 5h. \$0.00 \$0.00 6. **Add the payroll deductions**. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. 6. \$0.00 \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$1,436.18 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a \$0.00 \$0.00 Interest and dividends \$0.00 \$0.00 8b. Family support payments that you, a non-filing spouse, or a 8c. 8c. \$ 1200.00 \$ 0.00 dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 \$0.00 **Social Security** 8e 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive 8f. \$504.00 \$0.00 Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income 8g. \$0.00 \$0.00 Other monthly income. Specify: _ Tax Refund, 8h. \$795.00 \$0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$2,499.00 \$0.00 Calculate monthly income. Add line 7 + line 9. 10. 10 \$3,935.18 \$0.00 \$3.935.18 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. \$0.00 Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. \$3,935.18 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form? No.

D1 withholds taxes; however Schedule I, Sect 5(a) reflects ACTUAL tax liability.

Fill in this in	nformation to identify	your case:				
Debtor 1	Madeline	Sharaee	Robinson	Check if this is:		
	First Name	Middle Name	Last Name	An amend	•	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		nent showing post of the following o	-petition chapter 13 late:
United States	s Bankruptcy Court for the	: <u>NORTHERN DISTRICT OF</u>	FILLINOIS			
Case Numbe (If known)	er		_	MM / DD /	YYYY	
Official F	orm 106J			1 1 '	ŭ	2 because Debtor 2
				maintains	a separate house	
	le J: Your Ex	_	a are filing together, both	are equally responsible for supply	ving correct informa	12/14
				ges, write your name and case nu	-	
Part 1:	Describe Your Househo	ld				
1. Is this a jo	int case?					
	Go to line 2.					
Yes.		a separate household?				
	No. Yes. Debtor 2 mi	ust file a separate Schedule	. J.			
		<u>_</u>				
2. Do you	have dependents?	No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's	Does dependent live with you?
Do not li Debtor 2	ist Debtor 1 and		his information for ent	Debitor 1 or Debitor 2	age	No
	state the dependents'	caon acpena	OII	Son	10	X Yes
names.	state the dependents				_	No
				Son	5	Yes
						X No
						Yes
						X No
						Yes
						X No
0 0						Yes
expense	expenses include es of people other thar	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				
yoursel	f and your dependents	? Yes				
	Estimate Your Ongoing					
-				n as a supplement in a Chapter 13 check the box at the top of the fo		
the applicable				·		
		cash government assistar ed it on <i>Schedule I: Your l</i> i	=	.)	\	our expenses
4. The ren	tal or home ownership	expenses for your reside	nce. Include first mortgage	e payments and		
	t for the ground or lot.	onponed for your rooted		paymonto ana	4.	\$885.00
If not in	cluded in line 4:					
4a. Re	eal estate taxes				4a.	\$0.00
4b. Pr	operty, homeowner's, o	or renter's insurance			4b.	\$0.00
4c. Ho	ome maintenance, repa	ir, and upkeep expenses			4c.	\$50.00
4d. Ho	omeowner's association	n or condominium dues			4d.	\$0.00

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Madeline Debtor 1

First Name

Sharaee

Middle Name

Document

Last Name

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Case Number (if known) _

			Your expens	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$325.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$475.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$600.00
8.	Childcare and children's education costs	8.		\$100.00
9.	Clothing, laundry, and dry cleaning	9.		\$160.00
10.	Personal care products and services	10.		\$155.00
11.	Medical and dental expenses	11.		\$58.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.		\$511.50
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$10.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$150.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Madeline Sharaee Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$5.00 Postage/Bank Fees (\$5.00), 21. 21. Other. Specify: \$3,484.50 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$3,935.18 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$3,484.50 23b. Copy your monthly expenses from line 22 above. 23b.-\$450.68 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 754913 Schedule J: Your Expenses Page 3 of 3

Fill in this information to identify your case:				
Debtor 1	Madeline	Sharaee	Robinson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the	he : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number (If known)	「 <u></u>		_	

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT ar	n attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the correct.	ne summary and schedules filed with this declaration and that they are true and
✗ /s/ Madeline Sharaee Robinson	×
Signature of Debtor 1	Signature of Debtor 2
Date 11/03/2017	Date
MM / DD / YYYY	MM / DD / YYYY

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		ocament rac	C + C		
Fill in this information to identify your case:					
	* *				
			I		
Madeline	Sharaee	Robinson			
First Name	Middle Name	Last Name			
First Name	Middle Name	Last Name			
Bankruptcy Court for the	ne : <u>NORTHERN</u> District of _	ILLINOIS			
		(State)			
r		_			
	Madeline First Name First Name Bankruptcy Court for the	Madeline Sharaee First Name Middle Name First Name Middle Name Bankruptcy Court for the :NORTHERN District of	Madeline Sharaee Robinson First Name Middle Name Last Name First Name Middle Name Last Name Bankruptcy Court for the : NORTHERN District of ILLINOIS (State)		

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

	er (if known). Answer every question. Give Details About Your Marital Status ar	nd Where You Lived Before		
	Married Not married			
	uring the last 3 years, have you lived anywher No. Yes. List all of the places you lived in the last 3	-		
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
	500 E 33Rd St Chicago IL 60616-4056	FROM 09/2014 To 09/2014	Same as Debtor 1	Same as Debtor 1
	6920 S Vernon Ave Chicago IL 60637-4622	FROM 10/2014 To 02/2017	Same as Debtor 1	Same as Debtor 1
p a [//ithin the last 8 years, did you ever live with a stroperty states and territories include Arizona, and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your (California, Idaho, Louisiana, N		•

Case 17-33915 Doc 1 Filed 11/13/17 Entered 11/13/17 14:15:37 Desc Main Document Page 43 of 66 Debtor 1 Madeline Sharaee Robinson Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$ 22,158 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$ 31,517 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$ 30,000 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) LINK \$ 5,544 From January 1 of current year until Child Support \$ 13,200 the date you filed for bankruptcy:

For last calendar year: (January 1 to December 31, 2016)	LINK Child Support	\$ 6,048 \$ 14,400	
For last calendar year: (January 1 to December 31, 2015)	LINK Child Support	\$ 6,048 \$ 14,400	

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Debtor 1

Sharaee Robinson Madeline

Case Number (if known) _

	riist Name	Last Name			
P	List Certain Payments You Made Before You F	Filed for Bankruptcy			
06	Are either Debtor 1's or Debtor 2's debts primarily of	consumer debts?			
	No. Neither Debtor 1 nor Debtor 2 has primarily "incurred by an individual primarily for a pers During the 90 days before you filed for bankr	onal, family, or househ	old purpose."		S
	☐ No. Go to line 7.				
	Yes. List below each creditor to whom you total amount you paid that creditor. Do n child support and alimony. Also, do not in * Subject to adjustment on 4/01/16 and every 3 yes.	ot include payments fo nclude payments to an	r domestic support obliga attorney for this bankrup	tions, such as	
	Yes. Debtor 1 or Debtor 2 or both have primari During the 90 days before you filed for bank	•	y creditor a total of \$600	or more?	
	No. Go to line 7.				
	Yes. List below each creditor to whom you creditor. Do not include payments for do alimony. Also, do not include payments to	mestic support obligation	ons, such as child suppor		
		Dates of payments	Total amount paid	Amount you still o	we Was this payment for
07	Within 1 year before you filed for bankruptcy, did you Insiders include your relatives; any general partners; corporations of which you are an officer, director, persagent, including one for a business you operate as a such as child support and alimony. No. Yes. List all payments to an insider.	relatives of any general son in control, or owner	partners; partnerships of of 20% or more of their v	f which you are a genera voting securities; and any	managing
		Dates of payment		Amount you still owe	Reason for this payment
08	Within 1 year before you filed for bankruptcy, did you an insider? Include payments on debts guaranteed or cosigned by No. Yes. List all payments to an insider.		transfer any property on	account of a debt that b	enefited
		Dates of payment		Amount you still owe	Reason for this payment Include creditor's name
	Identifications Decreased For				
09	Within 1 year before you filed for bankruptcy, were yo List all such matters, including personal injury cases, modifications, and contract disputes. No. Yes. Fill in the details.	u a party in any lawsuit			or custody
		Nature of the case	Court or ag	gency	Status of the case
10	Within 1 year before you filed for bankruptcy, was any Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.		_	.	

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Debtor	1 Madeline	Sharaee	Robinson	Case Number (if known)		
	First Name	Middle Name	Last Name			
	-	ou filed for bankruptcy, did ment because you owed a	l any creditor, including a bank or t debt?	inancial institution, set off any am	ounts from y	our accounts
	No. Go to line 11					
[Yes. Fill in the inform	nation below.				
	-	u filed for bankruptcy, was r, a custodian, or another c	any of your property in the posses official?	sion of an assignee for the benefit	of creditors,	, a
	No. Yes.					
Par	List Certain Gift	s and Contributions				
13 y	Vithin 2 years before ye	ou filed for bankruptcy, did	you give any gifts with a total valu	e of more than \$600 per person?		
	No.					
	Yes. Fill in the details	s for each gift.				
14 V	Vithin 2 years before ye	ou filed for bankruptcy, did	you give any gifts or contributions	with a total value of more than \$6	00 to any ch	arity?
1	No.					
	Yes. Fill in the details	s for each gift.				
Par	List Certain Los	ses				
15 V	Vithin 1 year before yo	u filed for bankruptcy or si	nce you filed for bankruptcy, did yo	ou lose anything because of theft.	fire. other di	saster. or
	ambling?			,	,	, .
[No.					
	Yes. Fill in the details	s for each gift.				
	Describe the proper	ty you lost and how	Describe any insurance covera		e of your	Value of property
	the loss occurred		Include the amount that insurar	·	š	lost
	Fraudulent reverse	_	Police report has been filed. Awa funds	09/2	5/2017	\$ 1,486
	Chase Bank Checki	ing Accoutin	lulius			
Par	List Certain Pay	ments or Transfers				
С	onsulted about seekin	g bankruptcy or preparing	ou or anyone else acting on your la a bankruptcy petition? ers, or credit counseling agencies f			rou
[No.					
	Yes. Fill in the details	S				
	Party Contact Info		Description and value of any pr		e payment ransfer	Amount of payment
	Geraci Law L.L.C.			2017	,	Payment/Value:
	55 E. Monroe Stree	et #3400				\$4,000.00: \$0.00
	Chicago,IL 60603					paid prior to filing, balance to be paid
	·					through the plan.

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 Debtor 1
 Madeline First Name
 Sharaee Robinson Robinson
 Page 40 01 00

 First Name
 Middle Name
 Last Name

	Party Contact Info	Description and value of	any property transferred	Date paym or transfer	
	Hananwill Credit Counseling	Credit Counseling Services	S	2017	\$25.00
	115 N. Cross St.	_			
	Robinson, IL 62454	_			
		_			
17	Within 1 year before you filed for bankruptc promised to help you deal with your credito Do not include any payment or transfer that	rs or to make payments to your cre		fer any property to any	one who
	No.				
	Yes. Fill in the details.				
18	Within 2 years before you filed for bankrupt transferred in the ordinary course of your bloclude both outright transfers and transfers	usiness or financial affairs?			
	Do not include gifts and transfers that you h	nave already listed on this statemer	nt.		
	No.				
	Yes. Fill in the details for each gift.				
19	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-p		to a self-settled trust or s	imilar device of which y	ou are a
	No.				
	Yes. Fill in the details for each gift.				
P	art 8: List Certain Financial Accounts, Instr	uments, Safe Deposit Boxes, and Sto	rage Units		
20	Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, assoc	or other financial accounts; certifica	ates of deposit; shares in	· ·	
	No.				
	Yes. Fill in the details.				
	Yes. Fill in the details.	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
	Yes. Fill in the details.	Last 4 digits of account number	• •	closed, sold, moved,	
21	Do you now have, or did you have within 1 y cash, or other valuables?		instrument	closed, sold, moved, or transferred	closing or transfer
21	Do you now have, or did you have within 1 y		instrument	closed, sold, moved, or transferred	closing or transfer
21	Do you now have, or did you have within 1 y cash, or other valuables?	year before you filed for bankruptcy	instrument	closed, sold, moved, or transferred	closing or transfer
21	Do you now have, or did you have within 1 y cash, or other valuables?		instrument	closed, sold, moved, or transferred r other depository for s	closing or transfer
	Do you now have, or did you have within 1 y cash, or other valuables?	year before you filed for bankruptcy Who else had access to it?	instrument y, any safe deposit box o Describe the content	closed, sold, moved, or transferred r other depository for s	closing or transfer ecurities, Do you still
	Do you now have, or did you have within 1 y cash, or other valuables? No. Yes. Fill in the details.	year before you filed for bankruptcy Who else had access to it?	instrument y, any safe deposit box o Describe the content	closed, sold, moved, or transferred r other depository for s	closing or transfer ecurities, Do you still
	Do you now have, or did you have within 1 you cash, or other valuables? No. Yes. Fill in the details. Have you stored property in a storage unit of	year before you filed for bankruptcy Who else had access to it?	instrument y, any safe deposit box o Describe the content	closed, sold, moved, or transferred r other depository for s	closing or transfer ecurities, Do you still
	Do you now have, or did you have within 1 you cash, or other valuables? No. Yes. Fill in the details. Have you stored property in a storage unit of No.	year before you filed for bankruptcy Who else had access to it?	instrument y, any safe deposit box o Describe the content	closed, sold, moved, or transferred r other depository for s nts for bankruptcy?	closing or transfer ecurities, Do you still have it? Do you still
22	Do you now have, or did you have within 1 you cash, or other valuables? No. Yes. Fill in the details. Have you stored property in a storage unit of No. Yes. Fill in the details.	year before you filed for bankruptcy Who else had access to it? or place other than your home within Who else has or had access to it?	pescribe the content of the policy of of th	closed, sold, moved, or transferred r other depository for s nts for bankruptcy?	closing or transfer ecurities, Do you still have it?
22	Do you now have, or did you have within 1 you cash, or other valuables? No. Yes. Fill in the details. Have you stored property in a storage unit of No.	year before you filed for bankruptcy Who else had access to it? or place other than your home within Who else has or had access to it?	pescribe the content of the policy of of th	closed, sold, moved, or transferred r other depository for s nts for bankruptcy?	closing or transfer ecurities, Do you still have it? Do you still
22	Do you now have, or did you have within 1 you cash, or other valuables? No. Yes. Fill in the details. Have you stored property in a storage unit of No. Yes. Fill in the details.	year before you filed for bankruptcy Who else had access to it? or place other than your home within Who else has or had access to it?	pescribe the content of the policy of of th	closed, sold, moved, or transferred r other depository for s nts for bankruptcy?	closing or transfer ecurities, Do you still have it? Do you still
22	Do you now have, or did you have within 1 you cash, or other valuables? No. Yes. Fill in the details. Have you stored property in a storage unit of No. Yes. Fill in the details.	year before you filed for bankruptcy Who else had access to it? or place other than your home within Who else has or had access to it?	pescribe the content of the policy of of th	closed, sold, moved, or transferred r other depository for s nts for bankruptcy?	closing or transfer ecurities, Do you still have it? Do you still

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Debtor	1	Madeline	Sharaee	Robinson	Case Number (if known)	
		First Name	Middle Name	Last Name		
	-	ou hold or control omeone.	I any property that sor	neone else owns? Include any property	you borrowed from, are storing for, or ho	ld in trust
	N	lo.				
	— П	es. Fill in the detai	ils.			
				Where is the property?	Describe the property	Value
Pai	t 10:	Give Details Ab	bout Environmental Info	rmation		
For t	he p	urpose of Part 10,	, the following definition	ons apply:		
h	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.					
		-	n, facility, or property ate, or utilize it, includ		v, whether you now own, operate, or utilize	}
				onmental law defines as a hazardous wantaminant, or similar term.	aste, hazardous substance, toxic	
Repo	ort al	l notices, releases	s, and proceedings tha	at you know about, regardless of when t	they occurred.	
24	Has a	any governmental	l unit notified you that	you may be liable or potentially liable u	nder or in violation of an environmental la	w?
	=	lo.				
	∐ Y	es. Fill in the detai	ils.			21.5.0
				Governmental unit	Environmental law, if you know it	Date of notice
25	Have	you notified any	governmental unit of	any release of hazardous material?		
	N	lo.				
	☐ Y	es. Fill in the detai	ils.			
				Governmental unit	Environmental law, if you know it	Date of notice
26	Have	you been a party	in any judicial or adm	ninistrative proceeding under any enviro	onmental law? Include settlements and ord	lers.
	=	lo. ′es. Fill in the detai	ils.			
	_			Court or agency	Nature of the case	Status of the case
Par	t 11:	Give Details Ab	oout Your Business or C	onnections to Any Business		
27	With	in 4 years before y	you filed for bankrupto	cy, did you own a business or have any	of the following connections to any busin	ess?
		_		a trade, profession, or other activity, eit		
	[A member of a	limited liability compa	ny (LLC) or limited liability partnership	(LLP)	
	[A partner in a p	artnership			
	[An officer, direc	ctor, or managing exe	cutive of a corporation		
	[An owner of at	least 5% of the voting	or equity securities of a corporation		
	N	lo. None of the abo	ove applies. Go to Par	t 12.		
	ΠY	es. Check all that	apply above and fill in t	the details below for each business.		
		in 2 years before y tutions, creditors,		cy, did you give a financial statement to	anyone about your business? Include all	financial
	N	lo.				
	☐ Y	es. Fill in the detai	ils.			
				Date issued		

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ebtor 1 Madeline Sharaee Robinson Case Number (if known) ______

Sign Below	
answers are true and correct. I understand that making a	offairs and any attachments, and I declare under penalty of perjury that the a false statement, concealing property, or obtaining money or property by fraud up to \$250,000, or imprisonment for up to 20 years, or both.
🗶 /s/ Madeline Sharaee Robinson	x
Signature of Debtor 1	Signature of Debtor 2
Date 11/03/2017 MM / DD / YYYY	Date
Did you attach additional pages to Your Statement of Fire	nancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
No	
Yes	
Did you pay or agree to pay someone who is not an attor	rney to help you fill out bankruptcy forms?
No	
Yes. Name of person	Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In 1	·e		NOKI	HERN DISTRI	CI OF ILLINOIS	SEASTERN	DIVISIC	71 1	
Madeline Sharaee Robinson / Debtor				(Case No:				
						(Chapter:	Chapter 13	
			DISCLO	SURF OF COM	PENSATION OF A	ATTORNEV	FOR DER	RTOR	
	npensation p	aid to me	C. § 329(a) and Fed. E within one year beford on behalf of the deb	Bankr. P. 2016(b), re the filing of the	I certify that I am petition in bankru	the attorney fo ptcy, or agreed	or the abov I to be paid	e named debtor(d to me, for serv	ices
	For legal s	services, I	have agreed to accep	t	\$4,000.00				
	Prior to th	e filing of	f this statement I have	received	\$0.00				
	Balance D	Due			\$4,000.00				
2.		e of the co	ompensation paid to m Other: (spec						
3.	The source	e of comp	ensation to be paid to	me is:					
	Del	btor(s)	Other: (spec	cify)					
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.						associates		
	1 1	law firm	o share the above-disc . A copy of the agree	_		-			
5.		In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:							
	a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition bankruptcy;					tition in			
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;								
	c. Repre	esentation	of the debtor at the m	eeting of creditor	s and confirmation	hearing, and a	ıny adjouri	ned hearings the	reof;
6.	By agreem	ent with t	he debtor(s), the abov	re-disclosed fee de	oes not include the	following serv	vice:		
					RTIFICATION]
		I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.							
		Date:	11/09/2017	/s	/ Lisa LaShawn H	aley			
		Date		Si	ignature of Attorne	y	-		

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Geraci Law L.L.C. Name of law firm

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NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 17-33915 Doc 1 Filed 11/13/17 Entered 11/13/17 14:15:37 Desc Mair 3. Personally review with the debtor **Pacifical** complete 51-confects, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

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- Case 17-33915 Doc 1 Filed 11/13/17 Entered 11/13/17 14:15:37 Desc Main 2. Inform the debtor that the debtor musicum pent tual languist the feet of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



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- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 17-33915 Doc 1 Filed 11/13/17 Entered 11/13/17 14:15:37 Desc Main (d) Any portion of the retainer that a change in the dient; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



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1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00

2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00

3. Before signing this agreement, the attorney has received ,\$ 0 toward the flat fee, leaving a balance due of \$ 4000 ; and \$ 310 for expenses, leaving a balance due for the filing fee of \$ 0

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 11 /03/2017

Mr. Madeline P

Signed:

Co-Debtor(s)

Do not sign this agreement if the amounts are blank.

Attorney for the Debtor(

Case 17-33915 Doc 1 Filed Gerasi Law Entre ed 11/13/17 14:15:37 Desc Main National Headquarters: 55 E. Monroe Street #3400 Chicago 16:0603 1566-925-1313 nelp@geracilaw.com



Date: 11/3/2017

Consultation Attorney: SHI

Record #: **754-913**

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. **Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA** I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility.

Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to less them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$_______ per month for ________ months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other:

My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other

Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly

Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.

If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case, may be glosed without a discharge, and I will be required to pay a fee to have it reopened.

Madeline Robinson (Dektor)

Madeline Robinson (Dektor)

Attorney for the Debtor(s)

Representing Geraci Law L.L.C.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Madeline Sharaee Robinson / Debtor Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/03/2017 /s/ Madeline Sharaee Robinson

Madeline Sharaee Robinson

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

UNITED STATES BANKRUPTCY COURT

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Madeline

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deny your found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 11/03/2017	/s/ Madeline Sharaee Robinson		
	Madeline Sharaee Robinson		

Dated: 11/09/2017 /s/ Lisa LaShawn Haley

Attorney: Lisa LaShawn Haley

Form B 201A. Notice to Consumer Debtor(s) Record # 754913 Page 2 of 2

Entered 11/13/17 14:15:37 Case 17-33915 Doc 1 Filed 11/13/17 Desc Main Page 60 of 66 Document Debtor 1 Madeline Sharaee Robinson Case Number (if known) Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is ∏No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 1-49 1,000-5,000 18. How many creditors do 25,001-50,000 you estimate that you ☐ 50-99 5,001-10,000 50,001-100,000 owe? 100-199 **10,001-25,000** ☐ More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million How much do you □\$500,000,001-\$1 billion estimate your assets to **\$50,001-\$100,000** ☐ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion be worth? **\$100,001-\$500,000** ☐ \$50,000,001-\$100 million ☐\$10,000,000,001-\$50 billion ☐ \$100,000,001-\$500 million ■ \$500,001-\$1 million ☐More than \$50 billion \$0-\$50,000 ■ \$1,000,001-\$10 million □\$500,000,001-\$1 billion How much do you estimate your liabilities \$50,001-\$100,000 ■ \$10,000,001-\$50 million ☐ \$1,000,000,001-\$10 billion to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion ■ \$500,001-\$1 million ☐ \$100.000.001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed

20.

16.

For you

under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Signature of Debtor 2

Executed on

MM / DD / YYYY

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Fill in this in	formation to identi	fy your case:	
Debtor 1	Madeline	Sharaee	Robinson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
		the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to help you fill out ban	kruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary and schedules filed correct.	with this declaration and that they are true and
* Madeline Signature of Debtor 1 Signature of Debt	tor 2
Date : 1/1 03/2017 Date MM / DD / YYYY	/ YYYY

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 Debtor 1
 Madeline
 Sharaee
 Robinson
 Case Number (if known)

 First Name
 Middle Name
 Last Name

Part 124 S	ign Below				
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
Signal Date	W. Middle Signature of Debtor 2 W / 03 /2017 MM / DD / YYYY Date MM / DD / YYYY				
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
No.					
Yes					
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
No					
Yes. N	ame of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				

Case 17-33915 Doc 1 Filed 11/13/17 Entered 11/13/17 14:15:37 Desc Main DISCLAIMERO Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filling, and make sure you keep buildings & land insured and maintained and secured until, it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SUBJE OUR PETITION IS ACQUIRATE!!!

s filed in Court AND WE HAVE TO READ, C	HEÇK, & MAKE SUBE OUR PETITION IS ACQURATEII!	
Dated: <u>// / /3</u> /2017	Mr. Madely from	X Date & Sign
	Madeline Sharaee Robinson	

Record # 754913

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Madeline Sharaee Robinson / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: // / *03* /2017

Madeline Sharaee Robinsen

X Date & Sign

Record # 754913

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Madeline Sharaee Robinson

Date: // / 03 /2017

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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In re Madeline Sharaee Robinson / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

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3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: // //3 /2017

Madeline Sharqee Robinson

X Date & Sign

Dated: ___/___/201

754913

Record #

Attorney: Lisa LaShawn Hale

Form B 201A, Notice to Consumer Debtor(s)

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